

Report No. 322
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
For Call September 30, 2002
(In thousands of Dollars)

| Assets | 89 State Banks | 3 Trusts | Bank of North Dakota | Total Reporting | |
|---|---------------------------|-----------------------|---------------------------|---------------------------|------------------|
| Cash & balance due from depository institution: | | | | | |
| Noninterest-bearing balance and currency and coin | \$243,683 | \$137 | \$146,424 | \$390,244 | |
| Interest-bearing balances | \$40,619 | \$1,047 | | \$41,666 | |
| Securities | \$1,328,663 | \$1,301 | \$214,362 | \$1,544,326 | |
| Federal funds sold and securities purchased/agreements to sell | \$137,877 | | \$223,970 | \$361,847 | |
| Loans & lease financing receivables: | | | | | |
| Loans & leases held for sale | \$29,415 | | | \$29,415 | |
| Loans & leases net of unearned income | \$4,511,604 | | \$1,302,624 | \$5,814,228 | |
| Less: Allowance for loan & lease losses | <u>\$75,106</u> | | <u>\$24,722</u> | <u>\$99,828</u> | |
| Loans & leases, unearned income, allowances & reserve | \$4,436,498 | | \$1,277,902 | \$5,714,400 | |
| Trading Assets | | | | | |
| Premises & fixed assets (including capitalized leases) | \$101,991 | \$335 | \$2,512 | \$104,838 | |
| Other real estate owned | \$5,503 | \$585 | \$38 | \$6,126 | |
| Investments in unconsolidated subsidiaries & assoc. companies | \$1,230 | | | \$1,230 | |
| Intangible assets | \$38,050 | | \$4,159 | \$42,209 | |
| Goodwill | \$27,312 | | | \$27,312 | |
| Other Intangible assets | \$10,738 | | \$4,159 | \$14,897 | |
| Other assets | <u>\$168,840</u> | <u>\$2,283</u> | <u>\$43,685</u> | \$214,808 | |
| Total Assets | <u>\$6,532,369</u> | <u>\$5,688</u> | <u>\$1,913,052</u> | <u>\$8,451,109</u> | |
| Liabilities | | | | | |
| Deposits: | | | | | |
| In domestic offices | \$5,464,018 | | \$1,157,942 | \$6,621,959 | |
| Noninterest-bearing | \$639,119 | | \$175,125 | \$814,244 | |
| Interest-bearing | <u>\$4,824,898</u> | | <u>\$982,817</u> | <u>\$5,807,715</u> | |
| Federal funds purch & secur sold under agreements to repurchase | \$92,723 | | \$154,004 | \$246,727 | |
| Trading Liabilities | | | | | |
| Other borrowed money | \$245,868 | | \$407,188 | \$653,056 | |
| Bank's liability on acceptances executed and outstanding | | | | | |
| Subordinated notes and debentures | | | | | |
| Other liabilities | <u>\$68,181</u> | <u>\$544</u> | <u>\$23,320</u> | <u>\$92,045</u> | |
| Total Liabilities | \$5,870,790 | \$544 | \$1,742,454 | \$7,613,787 | |
| Minority interest in consolidated subsidiaries | | | | | |
| Equity Capital | | | | | |
| Perpetual preferred stock | \$500 | | | \$500 | |
| Common Stock | \$36,097 | \$912 | \$2,000 | \$39,009 | |
| Surplus | \$310,738 | \$288 | \$42,000 | \$353,026 | |
| Retained earnings | \$289,033 | \$3,954 | \$126,237 | \$419,224 | |
| Accumulated other comprehensive income | \$25,211 | (\$10) | \$361 | \$25,562 | |
| Other equity capital components | | | | | |
| Total Equity Capital | <u>\$661,579</u> | <u>\$5,144</u> | <u>\$170,598</u> | <u>\$837,321</u> | |
| Total Liabilities and Equity Capital | <u>\$6,532,369</u> | <u>\$5,688</u> | <u>\$1,913,052</u> | <u>\$8,451,109</u> | |
| Average Ratios of State Banking Institutions | 9/30/2002 | 6/30/2002 | 3/31/2002 | 12/31/2001 | 9/30/2001 |
| Total Capital/Reserves to Total Assets | 10.25% | 10.20% | 10.06% | 9.95% | 10.15% |
| Total Capital to Total Deposits | 12.11% | 11.80% | 11.17% | 11.06% | 11.61% |
| Total Loans to Total Assets | 68.28% | 68.24% | 64.32% | 65.26% | 67.63% |
| Loan Valuation Res to Total Loans (Gross) | 1.66% | 1.65% | 1.73% | 1.62% | 1.55% |
| Total Loans to Total Deposits | 82.57% | 81.98% | 75.92% | 77.00% | 80.52% |
| Return on Assets (Annualized) | 1.18% | 1.14% | 1.02% | 1.03% | 1.12% |
| Increase in Deposits 9-30-01 to 9-30-02 | 5.41% | | | | |
| Increase in Loans 9-30-01 to 9-30-02 | 8.10% | | | | |
| Increase in Total Assets 9-30-01 to 9-30-02 | 6.61% | | | | |